## **United States Bankruptcy Court Eastern District of Wisconsin**

In re	Wade C. Taylor		Case No	11-37739
	<u> </u>	Debtor		
			Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	275,000.00		
B - Personal Property	Yes	3	16,877.90		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		389,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		119,515.97	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		336,669.73	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,552.10
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,973.00
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	291,877.90		
			Total Liabilities	845,185.70	

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Doc 9 Filed 12/20/11

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## **United States Bankruptcy Court Eastern District of Wisconsin**

Wade C. Taylor		Case No11-	37739
	Debtor	Chapter	7
STATISTICAL SUMMARY OF CERTAIN	LIABILITIES AN	ND RELATED DA	TA (28 U.S.C. § 159
If you are an individual debtor whose debts are primarily consumates a case under chapter 7, 11 or 13, you must report all information	ner debts, as defined in § requested below.	101(8) of the Bankruptcy	Code (11 U.S.C.§ 101(8)), fi
■ Check this box if you are an individual debtor whose debts report any information here.	s are NOT primarily cons	umer debts. You are not re	equired to
This information is for statistical purposes only under 28 ${ m U.S}$			
Summarize the following types of liabilities, as reported in the	e Schedules, and total th	em.	
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)			
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)			
Student Loan Obligations (from Schedule F)			
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	3		
TOTAL			
State the following:			
Average Income (from Schedule I, Line 16)			
Average Expenses (from Schedule J, Line 18)			
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			
State the following:			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4. Total from Schedule F			
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

In re	Wade C. Taylor	Case No <b>11-37739</b>	
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Debtor

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Homestea	ad 7044 Maple Terrace, Wauwatosa, WI	Fee Simple	J	275,000.00	389,000.00
	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **275,000.00** (Total of this page)

Total > **275,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Filed 12/20/11

ln re	Wade	C. Taylor
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Case No.	11-37739

Debtor

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х		
2.	Checking, savings or other financial accounts, certificates of deposit, or	Checking Account; Gauranty Bank, 8151 West Bluemound Road, Milwaukee, WI 53213	-	977.90
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings Account; Gauranty Bank, 8151 West Bluemound Road, Milwaukee, WI 53213	-	0.00
3.	Security deposits with public	Security deposit held by landlord	-	1,200.00
	utilities, telephone companies, landlords, and others.	Security Deposit held by WTA	-	700.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Media, Media Players, Furniture, Applicances	-	1,200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Misc Wearing Apparel	-	800.00
7.	Furs and jewelry.	1 Wedding Ring	-	300.00
8.	Firearms and sports, photographic, and other hobby equipment.	5 Guns (2400); Sewing Machine (150); Cameras (400), Guitar (200)	-	3,150.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Unum Term Life Insurance Policy-of no value to bankruptcy estate	-	0.00
10.	Annuities. Itemize and name each issuer.	х		

Sub-Total > **8,327.90** (Total of this page)

**2** continuation sheets attached to the Schedule of Personal Property

Wade C. Taylor In re

Case No. <u>11-37739</u>

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
		(To	Sub-Tota tal of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re Wade C. Taylor

Case No. 11-37739

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	A	Architect in Wisconsin; #7052	-	0.00
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1	987 Honda Goldwing Interstate	-	2,700.00
	other venicles and accessories.	2	2001 Terry Travel Trailer	-	5,200.00
26.	Boats, motors, and accessories.	1	976 Searay	-	650.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

8,550.00

Total >

16,877.90

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re

Wade C. Taylor

Case No.	11-37739	

Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  $\ \square$  Check if debtor claims a homestead exemption that exceeds (Check one box) \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter ■ 11 U.S.C. §522(b)(2)
□ 11 U.S.C. §522(b)(3) with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Homestead 7044 Maple Terrace, Wauwatosa, WI 53213	11 U.S.C. § 522(d)(1)	0.00	275,000.00
Checking, Savings, or Other Financial Accounts, C Checking Account; Gauranty Bank, 8151 West Bluemound Road, Milwaukee, WI 53213	ertificates of Deposit 11 U.S.C. § 522(d)(5)	977.90	977.90
Savings Account; Gauranty Bank, 8151 West Bluemound Road, Milwaukee, WI 53213	11 U.S.C. § 522(d)(5)	0.00	0.00
Security Deposits with Utilities, Landlords, and Oth Security deposit held by landlord	n <u>ers</u> 11 U.S.C. § 522(d)(5)	1,200.00	1,200.00
Security Deposit held by WTA	11 U.S.C. § 522(d)(5)	700.00	700.00
Household Goods and Furnishings Media, Media Players, Furniture, Applicances	11 U.S.C. § 522(d)(3)	1,200.00	1,200.00
Wearing Apparel Misc Wearing Apparel	11 U.S.C. § 522(d)(5)	800.00	800.00
Furs and Jewelry 1 Wedding Ring	11 U.S.C. § 522(d)(4)	300.00	300.00
Firearms and Sports, Photographic and Other Hob 5 Guns (2400); Sewing Machine (150); Cameras (400), Guitar (200)	<u>by Equipment</u> 11 U.S.C. § 522(d)(5)	3,150.00	3,150.00
Interests in Insurance Policies Unum Term Life Insurance Policy-of no value to bankruptcy estate	11 U.S.C. § 522(d)(7)	0.00	0.00
Licenses, Franchises, and Other General Intangible Architect in Wisconsin; #7052	<u>es</u> 11 U.S.C. § 522(d)(5)	0.00	0.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1987 Honda Goldwing Interstate	11 U.S.C. § 522(d)(5)	2,700.00	2,700.00
2001 Terry Travel Trailer	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	3,450.00 1,750.00	5,200.00
Boats, Motors and Accessories 1976 Searay	11 U.S.C. § 522(d)(5)	650.00	650.00

Total: 16,877.90 291,877.90

In re	Wade	C. Tav	/lor

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLLQULDAT	S	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 2558			2009	Т	T E D			
First Business Bank 401 Charmany Drive PO Box 44961 Madison, WI 53744		-	Business Loan  Homestead 7044 Maple Terrace, Wauwatosa, WI 53213: 2004 Chevy Tahoe; 2004 Chrystler Pacifica		D			
	╀		Value \$ 288,700.00				210,000.00	100,300.00
Account No.  Atty. John R. Schreiber O'Neil, Cannon, Hollman, Dejong, & Laing 111 East Wisconsin Avenue, Suite 1400			Representing: First Business Bank				Notice Only	
Milwaukee, WI 53202	╀	+	Value \$					
Account No.  First Business Bank 18500 W. Corporate Drive Brookfield, WI 53008			Representing: First Business Bank				Notice Only	
			Value \$					
Account No. 8769			August 2004					
Guaranty Bank P.O. Box 245014 Milwaukee, WI 53224	x		First Mortgage  Homestead 7044 Maple Terrace, Wauwatosa, WI 53213					
			Value \$ 275,000.00				179,000.00	0.00
O continuation sheets attached Subtotal (Total of this page)							389,000.00	100,300.00
	1 s)	389,000.00	100,300.00					

In re

Wade C. Taylor

Case No. \_\_\_\_\_11-37739

Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate If any entity other than a spouse in a joint case may be jointly native on a ciaim, place an 'X' in the column labeled "Contingent" If the claim is unliquidated. place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Contingent" If the claim is unliquidated. place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Contingent" If the claim is unliquidated.

"Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labele "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to
priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

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<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Wade C. Taylor

Case No.	11-37739
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Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts Owed to Governmental Units** 

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UZLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, S P U T E D AND MAILING ADDRESS Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER C (See instructions.) 2009-2011 Account No. **Taxes and Penalties** Internal Revenue Service 6,591.97 **Centralized Insolvency Operations** PO Box 21126 X Philadelphia, PA 19114-0326 95,896.97 89,305.00 2010-2011 Account No. Tax Liability Wisconsin Department of Revenue 4,062.47 **Insolvency Unit** PO Box 8901 X Madison, WI 53708 23,376.00 19,313.53 For Notification Purposes Account No. **Wisconsin Department of Workforce** 0.00 Dev. P.O. box 7946 Madison, WI 53707-7946 0.00 0.00 Corporate claim/potential for personal Account No. liability Wisconsin Dept. of Natural Resources 243.00 101 S. Webster Street PO Box 7921 X Madison, WI 53707 243.00 0.00 Account No. Subtotal 10,897.44 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 119,515.97 108,618.53 Total 10,897.44

(Report on Summary of Schedules)

119,515.97

108,618.53

In re	Wade C. Taylor		,	Case No	11-37739	
		Debtor				

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	_	ш.,	sband, Wife, Joint, or Community	<u></u>	111	1	П	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No.	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Corporate claim/potential for personal liability	I NG E	LIQUIDATE	F U	S P U T E	AMOUNT OF CLAIM
A/E Graphics Inc. 4075 North 124th Street Brookfield, WI 53005		_			D	2	x	69.83
Account No. <b>10-007</b>			Legal fees	H		H	$\dashv$	
Abramoff Law Offices W175 N1117 Stonewood Drive Suite 102 Germantown, WI 53022		_						5,743.69
Account No. 0955  AT&T 9016 W. Calumet Road Milwaukee, WI 53223		-	02/08/2011 Cellular phone service					
								454.97
Account No. 0955  Southwest Credit 4120 International Pkwy Suite 1100 Carrollton, TX 75007-1958			Representing: AT&T					Notice Only
10 continuation sheets attached		•	(Total of t	Subt			)	6,268.49

In re	Wade C. Taylor		Case No	11-37739
_	·	Debtor		

CREDITOR'S NAME,	C	Ηι	usband, Wife, Joint, or Community	င္က	U	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLIQUIDATED	. SP U T H D	AMOUNT OF CLAIM
Account No. 0085, 0088, 0067, 0077, 0076			12/07/2010	T	T E		
Aurora Advanced Healthcare, Inc. PO Box 091700 Milwaukee, WI 53209		-	Medical bills		D		229.00
Account No.							
Tri-State Adjustments, Inc. PO Box 3219 La Crosse, WI 54602-3219			Representing: Aurora Advanced Healthcare, Inc.				Notice Only
Account No. 7417			05/11/2011				
Aurora Health Care P. O Box 091700 Milwaukee, WI 53209		-	Medical bills				100.00
Account No. 3005	┢		6/01/2011				
Bankcard Services PO Box 1111 Madison, WI 53701-1111		-	Corporate claim/potential for personal liability			x	12,456.00
Account No. 6159	T	T	06/15/2009	T			
Beihoff Music 11737 W. North Ave Milwaukee, WI 53226		-	Goods and services				259.78
Sheet no1 of _10_ sheets attached to Schedule of			S	Subt	ota	1	13,044.78
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	13,044.78

In re	Wade C. Taylor	Case No11-37739	
	-		

Debtor

CREDITOR'S NAME,	ç	Ηu	sband, Wife, Joint, or Community	၂င္ဂ	Ü	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. 6159	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DATED	DISPUTED	AMOUNT OF CLAIM
Account No. 6159	l				Ë		
BMAC, LLC PO Box 26605 Milwaukee, WI 53226-0605			Representing: Beihoff Music				Notice Only
Account No.	T		May 2011	T	T	T	
Capital One Bank USA, NA f/k/a Capital One Bank 140 E. Shore Drive 12017-0380 Glen Allen, VA 23059		-	Credit card purchases				12,011.97
Account No. <b>666286</b>	T			T	T	T	
Kohn Law Firm, S.C. 312 E. Wisconsin Avenue, Suite 501 Milwaukee, WI 53202-4305			Representing: Capital One Bank USA, NA				Notice Only
Account No. 2010SC035937	T		2010		Т		
Christopher Rogers 300 Bishop Road Blacksburg, VA 24060		-	Small Claims Judgment				5,104.44
Account No.				T	T	T	
Atty. John Sinitz Sinitz Law Firm LLC 7000 W. North Avenue Milwaukee, WI 53213-1943			Representing: Christopher Rogers				Notice Only
Sheet no. 2 of 10 sheets attached to Schedule of				Sub			17,116.41
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pas	ze)	1

In re	Wade C. Taylor		Case No	11-37739
_	·	Debtor		

CREDITOR'S NAME,	ç	Ηu	sband, Wife, Joint, or Community	ļç	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED		AMOUNT OF CLAIM
Account No.	l		Business Tax		Ę		
City of Wauwatosa Treasurer's Office 7725 W. North Avenue Wauwatosa, WI 53213		-			D		626.88
Account No. 118P			05/23/2011				
David J. Rohde PHD PMHCNS 13035 W. Bluemound Rd. #100 Brookfield, WI 53005-8040		-	Medical bills				86,50
Account No. 9207	H	_	06/29/2010	-	L		
Design Products 17025 West Rogers Drive New Berlin, WI 53151		-	Corporate claim/potential for personal liability			x	305.70
Account No.	Г		For Notification Purposes				
Equifax PO Box 4472 Atlanta, GA 30302		-					0.00
Account No.			For notification purposes			Н	
Experian Profile Maintenance PO Box 9558 Allen, TX 75013		-					0.00
Sheet no. <b>3</b> of <b>10</b> sheets attached to Schedule of		_		Sub	tota	l	4 040 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	1,019.08

In re	Wade C. Taylor		Case No	11-37739
_	·	Debtor		

-							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Ü	ΙE	AMOUNT OF CLAIM
Account No. <b>703453</b>			04/26/2011 Corporate claim/potential for personal liability	Т	D A T E D		
FedEx Customer Info Svcs c/o Thomas & Thomas, LLC 2323 Park Avenue Cincinnati, OH 45206		-				х	602.06
Account No. 2610  First Business Bank 401 Charmany Drive PO Box 44961 Madison, WI 53744		-	05/25/2011 Business Credit Card (Visa)				15,197.02
Account No.  First Business Bank 18500 W. Corporate Drive Brookfield, WI 53008		-	2011 Overdrawn Account				116.00
Account No.  Gerald Holasek 4958 S. 20th Street Milwaukee, WI 53221		-	Personal Loan				2,700.00
Account No. 5924  Incorp 2360 Corporate Circle Suite 400 Henderson, NV 89074-7722		-	04/25/2011 Professional Services				104.00
Sheet no. <u>4</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subi his			18,719.08

In re	Wade C. Taylor		Case No	11-37739
_	·	Debtor		

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	IS SUBJECT TO SETOFF, SO STATE.	CONT - NGENT	1 1)	U T E	AMOUNT OF CLAIM
Account No.			02/17/2011	'	A T E D		
Jay D. Grow, PE N305 Old Hwy. 26 Fort Atkinson, WI 53538		-	Professional Services		D		3,400.00
Account No.			For notification purposes				
Keuny Architects 10505 Corporate Drive #100 Pleasant Prairie, WI 53158		-					0.00
Account No.	H		11/04/10	$\vdash$			
Kinko's Inc. Three Galleria Tower 13155 Noel Road, Suite 1600 Dallas, TX 75240		-	Goods and services				286.30
Account No. 5387	Г						
Certegy Payment Recovery Services, Inc. 3500 5th Street Northport, AL 35476			Representing: Kinko's Inc.				Notice Only
Account No.		T	Corporate claim/potential for personal liability				
Kornacki & Associates, Inc. 5420 South Westridge Drive New Berlin, WI 53151		-				x	85,337.96
Sheet no. <u>5</u> of <u>10</u> sheets attached to Schedule of	_	_	S	Subt	ota	1	00.004.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	89,024.26

In re	Wade C. Taylor		Case No	11-37739
_	·	Debtor		

CREDITOR'S NAME,	ç	Ηu	sband, Wife, Joint, or Community	Ĵς	Ñ	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		S P U T	AMOUNT OF CLAIM
Account No.			For Notification Purposes	Ι'	ΙĖ		
Laura Jo Taylor 7045 Auburn Avenue Milwaukee, WI 53213		_			D		0.00
Account No. 3005			June 2011	T	Т		
M&I Bank Bankcard Services PO Box 1111 Madison, WI 53701-1111		-	Credit card purchases				12,456.40
Account No.	┢	┢	Medical bills	╁	+		
McGinn-La Court Family Dentistry 8112 W. Bluemound #104 Milwaukee, WI 53213		-					244.00
Account No. 5181			02/01/2011		T		
One Communications 2150 Holmgren Way Green Bay, WI 54304		-	Telephone bill				597.97
Account No. <b>5275</b>	T	T	02/10/2010	$\dagger$	T	T	
Orthopedic Surgeons of Wisconsin 2901 W. KK River Parkway Suite 102 Milwaukee, WI 53215		-	Medical bills				25.00
Sheet no. 6 of 10 sheets attached to Schedule of			:	Sub	tota	ıl	13,323.37
Creditors Holding Unsecured Nonpriority Claims			(Total of t	this	pas	re)	13,323.37

In re	Wade C. Taylor		Case No	11-37739
_	·	Debtor		

-							
CREDITOR'S NAME,	ļç	Ηι	usband, Wife, Joint, or Community	ļç	Ų	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	- SPUTED	AMOUNT OF CLAIM
Account No.			Loans from Employer	'	Ę		
PDC Midwest, Inc. 1150 James Drive Hartland, WI 53029		-			ט		15,000.00
Account No. 8300			4/30/2011				
Radke & Schlesner, S.C. 10750 West Howard Ave Milwaukee, WI 53228		-	Professional Services				1,650.00
Account No.	┢	$\vdash$	March 2011	H			
Ring & DuChateau, LLP 10101 Innovation Drive, Suite 200 Milwaukee, WI 53226		-	Corporate claim/potential for personal liability			x	131,562.00
Account No.			Corporate claim/potential for personal liability				
Sigma 8112 W. Bluemound Road Suite 204 Milwaukee, WI 53213		-				х	10,000.00
Account No.	T	T	Corporate claim/potential for personal liability	T		П	
Steve Schell 314 E. Lyon Street Marshall, MN 56258		-				х	12,500.00
Sheet no7 of _10_ sheets attached to Schedule of			S	Subi	tota	1	170,712.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	170,712.00

Best Case Bankruptcy

In re	Wade C. Taylor			Case No	11-37739	
_	·	Debtor	,			

	-			-		_	1
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		U N	D I	
MAILING ADDRESS	P	н	DATE CLAIM WAS INCURRED AND	CONT	-rzc	S	
INCLUDING ZIP CODE,	В	W	CONSIDERATION FOR CLAIM. IF CLAIM	li.	Q	υ	
AND ACCOUNT NUMBER	DEBTOR	C	IS SUBJECT TO SETOFF, SO STATE.	N G	U	SPUTE	AMOUNT OF CLAIM
(See instructions above.)	R	١	, '	NGEN	D A	D	
Account No. 4328			2011	T T	Q D L D A F m D		
			Cellular Telephones		D		
T-Mobile USA			•	Г			
Attn: Bankrupty Department		l <u>-</u>					
P.O. Box 53410							
Bellevue, WA 98015							
Bellevue, WA 90013							4 070 00
							1,276.00
Account No. 8666			01/26/2010				
			Goods and services				
Think Toner & Ink.							
		L					
823 N. Mayfair Road							
Milwaukee, WI 53226							
							121.43
Account No.			05/24/2011				
			Medical bills				
Thomas Lehmann, Phd							
13035 West Bluemound Road #100		١_					
Brookfield, WI 53005							
Brookneid, Wr 55005							
							571.00
							371.00
Account No.			08/01/2008				
			Medical bills				
Tim C. Levenhagen, M.D.							
2717 North Grandview Blvd		-					
Suite 202							
Waukesha, WI 53188							
							126.00
-							120.00
Account No. 5702			05/02/2011				
			Cable bill				
Time Warner		l					
P.O. Box 3237		-					
Milwaukee, WI 53201-3237		l					
							565.19
						<u></u>	
Sheet no. <b>8</b> of <b>10</b> sheets attached to Schedule of				Subt			2,659.62
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	e)	_,555.62

In re	Wade C. Taylor		Case No	11-37739
	·	Debtor		

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	U	1	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J H	IS SUBJECT TO SETOFF, SO STATE.	CONFINGENT	Q	I E	I S P U T E D	AMOUNT OF CLAIM
Account No.			For notification purposes	Ι΄	Ė			
Trans Union Corporation Attn: Public Records Department 555 West Adams Street Chicago, IL 60661		-						0.00
Account No.			Corporate claim/potential for personal liability		П	Τ		
Tri State Adjustments, Inc. 3439 East Ave. So. PO Box 3219 La Crosse, WI 54602-3219		-				2	x	
								229.00
Account No. 5842  Trilogy Health Insurance, Inc. 18000 West Sarah Ln #310 Brookfield, WI		-	05/03/2011 Insurance Services					
						l		275.06
Account No.  Credit Management Control, Inc. 200 South Monroe Avenue Green Bay, WI 54305			Representing: Trilogy Health Insurance, Inc.					Notice Only
Account No. 2996  U.S. Bank 6950 W. State Street Milwaukee, WI 53213		_	2010 Overdraft Fees					519.04
Sheet no. <b>9</b> of <b>10</b> sheets attached to Schedule of			\$	Sub	tota	al		4 000 40
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge	)	1,023.10

In re	Wade C. Taylor	Case No	11-37739
_	D	ebtor ,	

							1
CREDITOR'S NAME,	l c	Hu	sband, Wife, Joint, or Community	6	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C 1 M H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	OZT   ZGEZT	UZ LL QULDA	T E	AMOUNT OF CLAIM
Account No. 5209			6/10/2011	Т	A T E D		
Wisconsin Electric 333 West Everett Street Milwaukee, WI 53201		-	Utility bills		D		919.00
Account No. 1713		П	03/09/2011				
Woodland Dental Group, S.C. W232 S7590 Woodland Lane Big Bend, WI 53103		-	Medical bills				1,721.00
	L						1,721.00
Account No. 8850			Corporate claim/potential for personal liability				
Zurich North America 1400 American lane Schaumburg, IL 60196		-				х	
							1,119.54
Account No.							
RMS PO Box 4647 Lutherville Timonium, MD 21094-4647			Representing: Zurich North America				Notice Only
Account No.	T	T					
Sheet no. <b>10</b> of <b>10</b> sheets attached to Schedule of		•		Subt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	3,759.54
				Т	ota	1	

(Report on Summary of Schedules)

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Wade C. Taylor

Case No.	11-3773
Case Ino.	11-3113

Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Richard Cobb 10509 N. Manor Circle Thiensville, WI 53092 Vehicle Lease for 1999 Ford Expedition. Debtor Pays \$250.00 monthly for use of vehicle.

T-Mobile USA Attn: Bankruptcy Department P.O. box 53410 Bellevue, WA 98015 **Contract for Celluar Telephone Services** 

B6H (Official Form 6H) (12/07)

In re	Wade C. Taylor		Case No	11-37739	
-	•	Debtor	,		

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Laura Jo Taylor 7044 Maple Terrace Milwaukee, WI 53213

**Guaranty Bank** P.O. Box 245014 Milwaukee, WI 53224

Case No.

11-37739

Debtor(s)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF	DEBTOR AND SPOUS	SE		
Married	RELATIONSHIP(S):  Daughter  Son  Daughter	AGE(S): 12 16 18			
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation	Architect				
Name of Employer	PDC Midwest, Inc.				
How long employed	7 Months				
Address of Employer	1130 James Drive Hartland, WI 53029				
	ge or projected monthly income at time case filed)	Di	EBTOR		SPOUSE
1. Monthly gross wages, salary	, and commissions (Prorate if not paid monthly)	\$	6,250.01	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	6,250.01	\$	N/A
4. LESS PAYROLL DEDUCT		ф.	4 607 04	ф	NI/A
a. Payroll taxes and socia	1 security	<b>3</b>	1,697.91	\$	N/A
<ul><li>b. Insurance</li><li>c. Union dues</li></ul>		<b>5</b>	0.00	ž —	N/A N/A
		φ	0.00	ъ <u> </u>	
d. Other (Specify):		\$	0.00	\$ —	N/A N/A
5. SUBTOTAL OF PAYROLI	DEDUCTIONS	\$	1,697.91	\$	N/A
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	4,552.10	\$	N/A
7. Regular income from operat	ion of business or profession or farm (Attach detailed stateme	ent) \$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	upport payments payable to the debtor for the debtor's use or .	that of	0.00	\$	N/A
11. Social security or governm (Specify):	ent assistance	\$	0.00	\$	N/A
		<u> </u>	0.00	\$	N/A
12. Pension or retirement incom	ne	\$	0.00	\$	N/A
13. Other monthly income					
(Specify):			0.00	\$	N/A
			0.00	\$	N/A
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY II	NCOME (Add amounts shown on lines 6 and 14)	\$	4,552.10	\$	N/A
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line 15)	)	\$	4,552.1	0

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

CERTIFICATION OF DEBTOR PURSUANT TO 11 U.S.C. § 521 - (1) The debtor does not have an education IRA (see Schedule B). (2) The debtor does not have a qualified state tuition plan. (3) The Debtor does not anticipate any changes in his income or expenses in the next twelve months.

B6J (Offi	icial Form 6J) (12/07)
In re	Wade C. Taylor

Debtor(s)

11-37739

Case No.

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separato	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,200.00
a. Are real estate taxes included? Yes No X	· <del></del>	•
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	156.00
b. Water and sewer	\$	0.00
c. Telephone	\$	149.00
d. Other Cell Phone	\$	256.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	375.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	27.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	145.00
e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
(Specify)  13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	250.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	1,600.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,973.00
<ul><li>19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:</li><li>20. STATEMENT OF MONTHLY NET INCOME</li></ul>	_	
a. Average monthly income from Line 15 of Schedule I	\$	4,552.10
b. Average monthly expenses from Line 18 above	\$	4,973.00
c. Monthly net income (a. minus b.)	\$	-420.90

# **United States Bankruptcy Court Eastern District of Wisconsin**

In re	Wade C. Taylor			Case No.	11-37739
	-	D	ebtor(s)	Chapter	7
	DECLARATION C	ONCERNI	NG DEBTOR'S SO	CHEDULI	ES
	DECLARATION UNDER I	PENALTY OF	PERJURY BY INDIV	DUAL DEE	BTOR
	I declare under penalty of perjury the sheets, and that they are true and correct to the				es, consisting of25
Date	December 20, 2011	_	s/ Wade C. Taylor Nade C. Taylor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

## United States Bankruptcy Court Eastern District of Wisconsin

In re	Wade C. Taylor		Case No.	11-37739
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$49,711.61 2011 YTD: Debtor Employment Income

\$79,128.00 2010: Debtor Business Income

\$114,904.00 2009 Business Income

#### 2. Income other than from employment or operation of business

None 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

2010: IRA Distributions \$28,426.00

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/

**AMOUNT** PAID OR VALUE OF

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

**TRANSFERS** 

**OWING TRANSFERS** 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER In RE the marriage of Wade C Taylor and Laura Milwaukee County Case Number 2010FA003324 NATURE OF **PROCEEDING Divorce** 

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION Open; Final

Bonnie L. Gordon, Responsible Official Pre-trial set

for 01/24/12; **Trial Date** scheduled for 03/13/2012

State of Wisconsin vs. Wade C. Taylor Jefferson County Case Number 2010FO000741 Non-Traffic **Ordinance** Violation

**Jefferson County Courthouse** 

**Milwaukee County Courthouse** 

Closed

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CAPTION OF SUIT AND CASE NUMBER State of Wisconsin vs. Wade C. Taylor Jefferson County Case Number 2010F0000742	NATURE OF PROCEEDING Non-Traffic Ordinance Violation	COURT OR AGENCY AND LOCATION Jefferson County Courthouse	STATUS OR DISPOSITION <b>Dismissed</b>
Christopher Rogers vs. Wade C Taylor  Milwaukee County Case Number 2010SC035937	Small Claims, Eviction	Milwaukee County Courthouse-small claims division	Judgment Entered on 02/16/2011 for Plaintiff. Case Closed
First Business Bank - Milwaukee vs. WTA Architects LLC et al Milwaukee County Case Number 2011CV007173	Foreclosure of Mortgage	Milwaukee County Courthouse Honorable William Sosnay	Motion hearing schedueld for 09/12/2011 at 8:30 A.M.
Guaranty Bank vs. Wade C Taylor et al Milwaukee County Case Number 2011CV017268	Foreclosure of Mortgage	Milwaukee County Courthouse Honorable Timothy Witkowiak	Open; Petition and Proposed Order for Dismissal Filed on 12/14/11

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER First Business Bank-Milwaukee 18500 W. Corporate Drive Brookfield, WI 53008 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN June 17, 2011

DESCRIPTION AND VALUE OF PROPERTY

All Business Assets encumbered by General Business Security Agreement between Debtor and First Business Bank. Approximate Value of property: \$5,000.00;

2004 Chevrolet Tahoe: Estimated Value

\$7,000.00

2004 Chrysler Pacifica: Estimated Value

\$6,500.00

## 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

**DESCRIPTION AND** VALUE OF GIFT

8. Losses

None 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

Mobile Phone, Briefcase, Miscellaneous Papers and other items; Estimated Value of Property: \$800.00

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

The itmes were stolen from Debtor's vehicle on October 15, 2011

DATE OF LOSS

October 15, 2011

9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Rollie R. Hanson, Esq. 6737 W. Washington Street **Suite 1420** 

West Allis, WI 53214

**Cricket Debt Counseling** 10121 S.E. Sunnyside Road Suite 300 Clackamas, OR 97015

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 11/21/2011

11/21/2011

OR DESCRIPTION AND VALUE OF PROPERTY \$494.00

AMOUNT OF MONEY

\$306.00 (filing fee)

June 14, 2011 \$36.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Guaranty Bank

8151 W. Bluemound Road

Milwaukee, WI 53213

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Checking Account; Final Balance : \$0.00 Date of Closing 10/17/2011

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Nick Linz 480 Pilgrim Way, Suite 1200 Green Bay, WI 54304 DESCRIPTION AND VALUE OF PROPERTY (2) Refrigerators, 1 Stove, Washer/Dryer: estimated value: \$500.00.

Debtor's apartment is furnished by

Landlord Nick Linz

LOCATION OF PROPERTY

2109 N. 70th Street, Wauwatosa, WI

53213

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 2657 N. 89th Street, Wauwatosa, WI 53216 7044 Maple Terrace, Wauwatosa, WI 53213 NAME USED Wade Taylor Wade C. Taylor

DATES OF OCCUPANCY 08/15/2010 to 12/1/2010 08/2004 to 08/15/2010

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### Laura Jo Taylor

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO.

NAME

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

ENDING DATES

WTA Architects, LLC 4889 900 S. 5th Street, Suite 203 Architecture Services Milwaukee, WI 53203

August 1994 through

March 31, 2011

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Radke and Schlessner 10750 West Howard Avenue Milwaukee, WI 53228

09/2010

2007 to Present

DATES SERVICES RENDERED

Padgett Business Service 11124 N. Cedarburg Road Thiensville, WI 53092-4361

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

Wade C. Taylor 2109 N. 70th Street
Milwaukee, WI 53213

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS First Business Bank 18500 W. Corporate Drive Brookfield, WI 53008 DATE ISSUED
November 2010

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

## 21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

controls, of holds 5 percent of more of the voting of equity securities of the

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 20, 2011	Signature	/s/ Wade C. Taylor
			Wade C. Taylor
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

## **United States Bankruptcy Court** Eastern District of Wisconsin

In re	Wade C. Taylor		Case No.	11-37739			
		Debtor(s)	Chapter	7			
	DISCLOSURE OF COMPE	NSATION OF ATTOR	NEY FOR DE	EBTOR(S)			
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For legal services, I have agreed to accept		\$	1,500.00			
	Prior to the filing of this statement I have received		\$	496.00			
	Balance Due		\$	1,004.00			
2.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
4.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.						
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
1	<ul><li>b. Preparation and filing of any petition, schedules, sta</li><li>c. Representation of the debtor at the meeting of credit</li><li>d. [Other provisions as needed]</li></ul>	btor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; ling of any petition, schedules, statement of affairs and plan which may be required; the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; as needed]  ns with secured creditors to reduce to market value; exemption planning; preparation and filing of					
	reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on ho	ons as needed; preparation a	and filing of mot	ions pursuant to 11 USC			
6.	By agreement with the debtor(s), the above-disclosed fe Representation of the debtors in any di any other adversary proceeding.			es, relief from stay actions or			
		CERTIFICATION					
	I certify that the foregoing is a complete statement of an ankruptcy proceeding.	y agreement or arrangement for p	ayment to me for re	epresentation of the debtor(s) in			
Dated	d: December 20, 2011	/s/ Rollie R. Hanso	n				
		Rollie R. Hanson Law Office of Rolli	o P. Hanson S.(				
		6737 W. Washingto		<b>,</b> .			
		Suite 1420	1.4				
		West Allis, WI 532 <sup>2</sup> 414-321-9733 Fax					
		rollie@hansonlaw.	.net				

## **United States Bankruptcy Court** Eastern District of Wisconsin

In re	Wade C. Taylor			11-37739
		Debtor(s)	Chapter	7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1				
Creditor's Name: First Business Bank		Describe Property So Homestead 7044 Ma Chevy Tahoe; 2004 C	aple Terrace, Wauwatosa, WI 53213: 2004	
Property will be (check one):				
■ Surrendered	☐ Retained			
If retaining the property, I intend to (check a  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		id lien using 11 U.S.C.	. § 522(f)).	
Property is (check one):				
■ Claimed as Exempt		☐ Not claimed as exe	mpt	
		•		
Property No. 2				
Creditor's Name: Guaranty Bank		Describe Property Securing Debt: Homestead 7044 Maple Terrace, Wauwatosa, WI 53213		
Property will be (check one):				
■ Surrendered	☐ Retained			
If retaining the property, I intend to (check a  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		id lien using 11 U.S.C.	. § 522(f)).	
Property is (check one):				
■ Claimed as Exempt		☐ Not claimed as exe	mpt	
PART B - Personal property subject to unexpand Attach additional pages if necessary.)	pired leases. (All three	columns of Part B mus	st be completed for each unexpired lease.	
Property No. 1				
Lessor's Name: T-Mobile USA	Describe Leased Pro Contract for Celluar		Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ■ NO	

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Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	December 20, 2011	Signature	/s/ Wade C. Taylor	
			Wade C. Taylor	
			Debtor	

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF WISCONSIN

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total Fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total Fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total Fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

B 201B (Form 201B) (12/09)

### United States Bankruptcy Court Eastern District of Wisconsin

In re	Wade C. Taylor		Case No.	11-37739
		Debtor(s)	Chapter	7

### CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Wade C. Taylor	X /s/ Wade C. Taylor	December 20, 2011
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) 11-37739	X	
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Best Case Bankruptcy

## **United States Bankruptcy Court** Eastern District of Wisconsin

In re	Wade C. Taylor		Case No.	11-37739
		Debtor(s)	Chapter	7
	VERIFIC	CATION OF CREDITOR	MATRIX	
Γhe ab	ove-named Debtor hereby verifies that the	he attached list of creditors is true and o	correct to the best	of his/her knowledge.
Date:	December 20, 2011	/s/ Wade C. Taylor		
		Wade C. Taylor		

Signature of Debtor

In re Wade	C. Taylor	
Case Number:	Debtor(s) 11-37739	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
(If known)		☐ The presumption arises.
		■ The presumption does not arise.
		☐ The presumption is temporarily inapplicable.

## **CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME** AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1 <b>A</b>	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□ <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	■ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. □ I was called to active duty after September 11, 2001, for a period of at least 90 days and □ I remain on active duty /or/ □ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	<ul> <li>b. □ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>□ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.</li> </ul>

		Part II. CALCULATION OF	MOI	NTHLY INC	CON	ME FOR § 707(b)(	7) EX	CLUSION	
		tal/filing status. Check the box that applies					ement a	as directed.	
		Unmarried. Complete only Column A ("							
		Married, not filing jointly, with declaration							
2		My spouse and I are legally separated undo surpose of evading the requirements of § 70							
		or Lines 3-11.	,,(0)(	2)(71) of the Ba	IIKI U	picy code. Complete	Jilly Co	iumi ii ( Dei	otor s'income
		Married, not filing jointly, without the dec					b abov	e. Complete b	oth Column A
		"Debtor's Income") and Column B ("Sp							
		Married, filing jointly. Complete both Co							
		gures must reflect average monthly income dar months prior to filing the bankruptcy ca						Column A	Column B
		ing. If the amount of monthly income vari						Debtor's	Spouse's
	six-mo	onth total by six, and enter the result on the	appr	opriate line.				Income	Income
3	Gross	wages, salary, tips, bonuses, overtime, c	ommi	ssions.			\$		\$
		ne from the operation of a business, profe							
		the difference in the appropriate column(s) ess, profession or farm, enter aggregate nur							
		tter a number less than zero. <b>Do not includ</b>							
4		o as a deduction in Part V.				<u>r</u>	_		
			_	Debtor		Spouse			
	a. b.	Gross receipts	\$ s \$			\$			
	c.	Ordinary and necessary business expense Business income		L btract Line b fr	om I	ine a	\$		\$
		and other real property income. Subtract	_				ΙΨ		Ψ
		propriate column(s) of Line 5. Do not enter							
_	part o	of the operating expenses entered on Line	b as	a deduction in	Par		,		
5			Ф.	Debtor		Spouse			
	a. b.	Gross receipts Ordinary and necessary operating expense	\$ es \$			\$ \$			
	c.	Rent and other real property income		btract Line b fr	om I	т	\$		\$
6	Intere	est, dividends, and royalties.	•				\$		\$
7	Pensio	on and retirement income.					\$		\$
<u> </u>		amounts paid by another person or entity	ons	regular hasis	for	the household	Ψ		Ψ
		ses of the debtor or the debtor's dependent							
8		ose. Do not include alimony or separate ma							
	spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.					\$		\$	
	•	ployment compensation. Enter the amour					Ψ		Ψ
		ver, if you contend that unemployment cor							
9	benefit under the Social Security Act, do not list the amount of such compensation in Column A								
		but instead state the amount in the space be	elow:				1		
		nployment compensation claimed to benefit under the Social Security Act Deb	tor\$		Sno	ouse \$			Φ.
	_	Schent under the Social Security Tet			Ŷ		\$		\$
	Incon	ne from all other sources. Specify source a eparate page. Do not include alimony or s	and ar	nount. If neces	sary, e na	list additional sources			
		e if Column B is completed, but include a							
		enance. Do not include any benefits receiv							
10		ed as a victim of a war crime, crime agains stic terrorism.	t hum	anity, or as a vi	ctim	of international or			
	domes	suc terrorism.		Debtor		Spouse	1		
	a.		\$	20001		\$	[]		
	b.		\$			\$	]		
	Total	and enter on Line 10					\$		\$
11	Subto	tal of Current Monthly Income for § 707	7(b)(7	). Add Lines 3	thru	10 in Column A, and, it			
		nn B is completed, add Lines 3 through 10					\$		\$

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION	
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.	\$
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	
	a. Enter debtor's state of residence: b. Enter debtor's household size:	\$
15	<ul> <li>Application of Section 707(b)(7). Check the applicable box and proceed as directed.</li> <li>□ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption of top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.</li> <li>□ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.</li> </ul>	loes not arise" at the

 $Complete\ Parts\ IV,\ V,\ VI,\ and\ VII\ of\ this\ statement\ only\ if\ required.\ (See\ Line\ 15.)$ 

	Complete 1 arts 1v, v, vi, and vii of this statement		· · · · · · · · · · · · · · · · · · ·		
	Part IV. CALCULATION OF CURRENT MONT	THLY INCOM	IE FOR § 707(b)(2	2)	
16	6 Enter the amount from Line 12.				
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 Column B that was NOT paid on a regular basis for the household expense dependents. Specify in the lines below the basis for excluding the Column spouse's tax liability or the spouse's support of persons other than the debte amount of income devoted to each purpose. If necessary, list additional adnot check box at Line 2.c, enter zero.  a.  b.  c. d.  Total and enter on Line 17	es of the debtor or to B income (such as or or the debtor's d	the debtor's payment of the ependents) and the	\$	
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16	and enter the resu	lt.	\$	
	Part V. CALCULATION OF DEDUCT	IONS FROM	INCOME		
	Subpart A: Deductions under Standards of the I	nternal Revenu	e Service (IRS)		
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom				
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter Utilities Standards; non-mortgage expenses for the applicable county and available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) the number that would currently be allowed as exemptions on your federal any additional dependents whom you support.	the amount of the l family size. (This i . The applicable fa	information is mily size consists of	\$	

20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.				
	a. IRS Housing and Utilities Standards; mortgage/rental expense	\$			
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$			
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$		
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:				
	Local Standards: transportation; vehicle operation/public transportation You are entitled to an expense allowance in this category regardless of vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expense.	f whether you pay the expenses of operating a			
22A	included as a contribution to your household expenses in Line 8. $\square$ 0 $\square$ 1 $\square$ 2 or more.				
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards:  Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
22B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs	\$			
	Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 42	\$			
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$		
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs	\$			
	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$			
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$		
25	Other Necessary Expenses: taxes. Enter the total average monthly exstate and local taxes, other than real estate and sales taxes, such as inconsecurity taxes, and Medicare taxes. Do not include real estate or sales	ome taxes, self employment taxes, social	\$		

26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average deductions that are required for your employment, such as retirement contributions, union dues, Do not include discretionary amounts, such as voluntary 401(k) contributions.					
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you act life insurance for yourself. Do not include premiums for insurance on your dependents, for vany other form of insurance.	ually pay for term				
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you pay pursuant to the order of a court or administrative agency, such as spousal or child support painclude payments on past due obligations included in Line 44.					
29	Other Necessary Expenses: education for employment or for a physically or mentally challed the total average monthly amount that you actually expend for education that is a condition of er education that is required for a physically or mentally challenged dependent child for whom no providing similar services is available.	nployment and for				
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actual childcare - such as baby-sitting, day care, nursery and preschool. Do not include other education					
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.					
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amo actually pay for telecommunication services other than your basic home telephone and cell phon pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary f welfare or that of your dependents. Do not include any amount previously deducted.	e service - such as				
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$				
	Subpart B: Additional Living Expense Deductions  Note: Do not include any expenses that you have listed in Lines 19-32					
34	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the most the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, of dependents.					
34	a. Health Insurance \$					
	b. Disability Insurance \$					
	c. Health Savings Account \$	\$				
	Total and enter on Line 34.  If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$					
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.					
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expensactually incurred to maintain the safety of your family under the Family Violence Prevention and other applicable federal law. The nature of these expenses is required to be kept confidential by the same of th	l Services Act or				
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specific Standards for Housing and Utilities, that you actually expend for home energy costs. You must trustee with documentation of your actual expenses, and you must demonstrate that the addical claimed is reasonable and necessary.	provide your case				
38	Education expenses for dependent children less than 18. Enter the total average monthly expense actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary school by your dependent children less than 18 years of age. You must provide your case trust documentation of your actual expenses, and you must explain why the amount claimed is renecessary and not already accounted for in the IRS Standards.	or secondary ee with				

 $<sup>^{*}</sup>$  Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$		
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or					\$	
41	Tota	l Additional Expense Deduction	ns under § 707(b). Enter the total of L	Lines 3	34 through 40		\$
Subpart C: Deductions for Debt Payment							
42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
		Name of Creditor	Property Securing the Debt	Av	verage Monthly Payment	Does payment include taxes or insurance?	
	a.			\$		□yes □no	
				To	otal: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Creditor  Property Securing the Debt  1/60th of the Cure Amount						
	a.			5		otal: Add Lines	\$
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.					\$	
	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under Chapter 13, complete the followin chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.						
45	a. b.	issued by the Executive Office information is available at we the bankruptcy court.)	hapter 13 plan payment. strict as determined under schedules te for United States Trustees. (This tww.usdoj.gov/ust/ or from the clerk of tive expense of Chapter 13 case	x Tota	al: Multiply Line	es a and b	\$
46	Tota	l Deductions for Debt Payment	Enter the total of Lines 42 through 45	5.			\$
		S	subpart D: Total Deductions f	rom	Income		
47	Tota	l of all deductions allowed und	er § 707(b)(2). Enter the total of Lines	33, 4	1, and 46.		\$
		Part VI. Di	ETERMINATION OF § 707(b	b)(2)	PRESUMP	ΓΙΟΝ	
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))			\$			
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))			\$			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.					\$	
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.				\$		

	Initial presumption determination. Check the applicable box and proceed as directed.					
52	☐ The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.					
	☐ The amount set forth on Line 51 is more than \$11,725* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.					
	☐ The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).					
53	Enter the amount of your total non-priority unsecured debt	\$				
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$				
	Secondary presumption determination. Check the applicable box and proceed as directed.					
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.					
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.					
Part VII. ADDITIONAL EXPENSE CLAIMS						
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.					
	Expense Description Monthly Amoun	ıt .				
	a. \$	]				
	b. \$ c. \$	4				
	d. \$	┥				
	Total: Add Lines a, b, c, and d \$					
Part VIII. VERIFICATION						
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors					
57	must sign.) Date: December 20, 2011 Signature: /s/ Wade C. Taylor					
	Wade C. Taylor					
	(Debtor)					

<sup>\*</sup> Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.